

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

LAW OFFICES OF LEE M. PERLMAN  
Lee M. Perlman, Esquire  
Attorneys for Debtor  
1926 Greentree Road, Suite 100  
Cherry Hill, NJ 08003  
856-751-4224

In Re:

Alyssa D'Autrechy  
Sean D'Autrechy

Case No.: 23-21801 JNP  
Chapter: 13  
Hearing Date: 4/08/2025  
Judge: Poslusny

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor(s) in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Discover Bank,  
creditor,  
A hearing has been scheduled for April 8, 2025, at 11:00 AM.  
  
☐ Motion to Dismiss filed by the Chapter 13 Trustee.  
A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.  
  
☐ Certification of Default filed by \_\_\_\_\_.  
I am requesting a hearing be scheduled on this matter.
2. I oppose the above matter for the following reasons (choose one):  
  
☐ Payments have been made in the amount of \$\_\_\_\_\_, but have not been  
accounted for. Documentation in support is attached.  
  
☒ Payments have not been made for the following reasons and debtor proposes  
repayment as follows (explain your answer): Sean D'Autrechy was unemployed for several  
months. He started a new job on 3/31/25. We made a payment of \$462.33 on 3/17/25. We  
would like to capitalize the delinquent post-petition mortgage payments in our plan.  
  
☐ Other (explain your answer):

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 4/01/2025

/s/ Sean D'Autrechy  
Debtor's Signature

Date: 4/01/2025

/s/ Alyssa D'Autrechy  
Debtor's Signature